

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Patent Application of

UNDERSTEIN

Atty. Ref.: 2802-34 (AMK); Confirmation No. 6620

Appl. No. 10/510,123

TC/A.U. 3694

Filed: October 4, 2004

Examiner: A. Basit

For: MULTI-DEPOSITORY FINANCIAL TRANSACTIONS

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September 17, 2007

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**AMENDMENT**

In response to the Office Action dated June 19, 2007, please amend the above-identified patent application as follows:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2.

**Remarks/Arguments** begin on page 6.